

Claim 7 (Amended). [An article of manufacture,] A new and useful process, used to create a physical document, in the form of a fraction of the title to (or equivalently, a fraction of a deed of trust to) the land and dwelling of individual single-family homes, acquired by a business entity for the purpose of protecting the individual single-family home's equity against loss upon eventual sale, created using the following equations identified in the Specification, wherein;

$\$HPV$  (defined as HAVEN premium value) =  $\$SP - \$PP - CI\% * \$PP$  where

$\$SP$  = home sale price after ownership period

$\$PP$  = home purchase price

$CI\%$  = compound appreciation of area real estate index =  $(1 + I\%)^T$  (after T years).

The HAVEN return of value (\$HR) equation can be written as follows;

$\$HR = \$HYP * T * F\%$  where

$\$HYP$  = total yearly payments

T = years of payments

$F\%$  = fractional premium return rate (function of time and appreciation trend)

The factor  $F\%$  determining the amount of premium return can take on several values;

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For  $\$HPV > 0$  (price appreciation above the average trend line),  $F\%$  can be a function of several variables, is set by agreement of the buyer, but always ranges between 0 and 1. Usually  $F\%$  would be  $= 0$  in this case since the owner did better than average appreciation. Figure 4 area labeled "A" shows this case.

For  $\$HPV = 0$ , then  $F\% = 0$  and  $\$HR = 0$  (price appreciation was average).

For  $\$HPV < 0$ , then  $F\%$  ranges linearly from 0, when appreciation was average, to 1 when there was no appreciation, and there is some premium return ( $\$HR > 0$ ).

Figure 4 area labeled "B" shows this case.

The final case is when the homeowner shows a loss on the sale of the home; that is, when  $(\$SP - \$PP) < 0$ , then the return  $\$HR = (\$PP - \$SP)$  which guarantees that the homeowner suffers no loss of principle on the sale. Another option is to collect the premium in a lump sum, but this usually will increase the mortgage value (if the owner can't come up with the extra money), upon which the homeowner is paying interest charges.

Claims 8 - 12 (No changes).

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